Winter, Comment on the Mildness of, 54
Wisconsin Insurance Commission, Expense Recommendations of, 12
Wisconsin Legislation, 155, 242, 257, 314
Wisconsin Life, 204
Wolfe, S. H., Examiner, 256, 337
Wolfe, S. H., and Corporation Commission of Virginia, 279
Woodmens Modern Protective Association, Springfield, Ill., Reorganizes on Stock Basis, 88
Worcester, Mass., Fire Protection Improvements, 350
Worcester Board of Fire Underwriters, 250
Workmen's Compensation Act, 1906, 183, 340
Workmen's Compensation Insurance, 227, 334, 340
Wyoming Legislation, 58, 142, 147

INDEX TO LIFE INSURANCE SUPPLEMENT

JANUARY TO JULY, 1907.

ADVICE for the New Year, 8
Aetna Life Insurance Company, Hartford, Conn., 16
American National Life Ins. Co., Galveston, Tex., 16
Analysis of Policy Conditions, 14
Anchor to Windward, An, 39
Annual Dividend Policies, 12
An Agent's Pledge for 1907, 8

BANKERS Reserve Life Ins. Co., Omaha, Neb., 11
Baseball and Life Insurance, 39
Berkshire Life Ins. Co., Pittsfield, Mass., 16
Better Than the Company, 32
Boston Mutual Life Insurance Company, 16
Bridegroom, Getting After the, 35

CAPITAL Life Ins. Company, Denver, Col., 11
Central Life Ins. Company, Des Moines, Ia., 16
Certainty of Life Insurance, 28
Colonial Life Ins. Company, Jersey City, N. J., 11
Columbia Life Insurance Company, Cincinnati, 11
Common Sense View of Life Insurance, the Endowment Policy, 25
Continental Life Ins. and Inv. Co., Salt Lake City, 11
Connecticut Mutual Life Ins. Co., Hartford, Conn., 11
Courtesies, Reciprocating, 39

DES MOINES Life Ins. Co., Des Moines, Ia., 11
Dividends, Annual and Deferred, for 1906, 45
Dividends, Annual and Deferred, in 1906—
Pacific Mutual, 49
Penn Mutual, 50
Phœnix Mutual, 51
Presbyterian Ministers, 52
Provident Life and Trust, 52
Dividends, Annual and Deferred, 41
Dividends in 1906—
Equitable Life, New York, 41
Equitable Life, Iowa, 42
Fidelity Mutual, 42
Germania Life, 42
Home Life, 43
John Hancock Mutual, 44
Dividends of the Mutual Life Insurance Company, 2
Doctor Misled, The, 31
Doctor's Idea, A, 15

EQUITABLE Life Ins. Co., Des Moines, Ia., 11, 42
Equitable Life, New York, Dividends in 1906, 41
Example, The Force of a Good, 33
Excuse, A Poor, 15
Exhausted Field, No, 3
Experience of Thirty-seven Years, 35

FEDERAL Supervision of Insurance, 7
Fidelity Mutual Life Ins. Co., Philadelphia, 7, 42
Florida Life Ins. Company, Jacksonville, Fla., 16
Fort Worth Life Ins. Company, Fort Worth, Tex., 16
Friends, How They Can Help, 32

GAINING Admission, 3
German Mutual Life Ins. Co., St. Louis, Mo., 16
Germania Life, Dividends in 1906, 42
Giving Competitors Their Dues, by a Western Agent, 13

HANDY GUIDE, Third Supplement, 11
Hartford Life Ins. Company, Hartford, Conn., 16
Help Us Save for You, 8
Hints to Managers Who Want Agents, 37
Home Life Insurance Company, New York, 11, 43
How One Man Organized an Agency, by a Western Agent, 9
How to Start Well, Go Hard and Finish Strong, 15

IMPRESSING the Prospect, 3
Industrial Insurance Not a Hardship, 14
Insurable Value at Ages 25 to 60, 32
Irritation, Unnecessary Causes for, 34
Isolation in Soliciting, Value of, 35

JOHN Hancock Mutual, Dividends in 1906, 44

KANSAS City Life Ins. Co., Kansas City, Mo., 11
Keeping Out of a Rut, by a Western Agent, 1
Keeping Up an Interest, 27

LAMAR Mutual Life Ins. Co., Jackson, Miss., 11
Life Association, New York, 16
Life Insurance Companies Organized in 1906, 4
Life Insurance Co. of Virginia, Richmond, Va., 7
Life Insurance Statements for 1906, 7, 11, 16
Liking One's Job, 32
Loss, A Guarantee Against, 7

MAKING a Personal Sacrifice, 11
Market Slump Utilized, 28
Massachusetts Mutual Life Insurance Company, Springfield, Mass., 11
Metropolitan Life Ins. Company, New York, 16
Michigan Mutual Life Ins. Co., Detroit, Mich., 16
Midwest Life Insurance Company, Lincoln, Neb., 16
Misrepresentation, 39
Missouri State Life Insurance Company, 16
Mutual Benefit Life Ins. Co., Newark, N. J., 11, 45
Mutual Life, New York, Dividends in 1906, 46

NATIONAL Life of Vermont, 7, 47
Neglected Opportunity, Result of, 34
New Conditions in Life Insurance, 32
New England Mutual, Dividends in 1906, 48
New Policies of the Northwestern Mutual Life Insurance Company, 6
New York Life Insurance Company, New York, 16
North American Life Ins. Co., Toronto, Ont., 16
Northwestern Mutual Life Insurance Company, Milwaukee, Wis., 16

OBJECTIONS to Proposed Uniform Legislation, 15
Obstacle to Overcome, An, 3
Osterism Attacked, 31

PACIFIC Mutual Life Insurance Company, 8, 16
Penn Mutual Life Ins. Co., Philadelphia, Pa., 11
Personality, The Force of, 35
Pessimism, What Has It Ever Done, 8
Philadelphia Life Ins. Co., Philadelphia, Pa., 11
Phœnix Mutual Life Ins. Co., Hartford, Conn., 16
Pittsburgh Life and Trust Co., Pittsburg, Pa., 16
Point of View, 7
Pointers, 4
Policy Loans for Luxuries, 3
Policyholder, Keeping in Touch with the, 35
Portrait, Kingsley, D. P., 50
Professional Stand, A High, 14
Proper Work of Sub-Agents, 10
Proportionate Cost of Life Insurance to Earning Power, 40
Prospect, Meeting Objections of a Perverse, 38
Prospect's Interest, Arousing a, 31
Prospect's Mind, Putting It to Work, 29
Provident Life and Trust Co., Philadelphia, 7
Provident Savings' New Forms, 2
Prudential Insurance Co., Newark, N. J., 16

REGULATION of Insurance Companies, 4
Renewable Term Policies, 40
Roosevelt, T., Likes His Job, 32
Royal Union Mutual Ins. Co., Des Moines, Ia., 16
Rulings of the New York Insurance Department, 6

SAFETY of Life Insurance, 39
Savings Banks Only Second, 15
Scandia Life Ins. Company, Chicago, Ill., 16
Soliciting an Honorable Occupation, 31
Soliciting Not Entirely Unpleasant, 15
South Atlantic Life Ins. Co., Richmond, Va., 7
Southern Life and Trust Co., Greensboro, N. C., 16
Sowing the Seed, 40
Standard Policy Forms, Additional, 15
"Star" Solicitors, Desirability of, 38
State Insurance in Germany, 8
State Life Ins. Co., Indianapolis, Ind., 16
State Mutual Life Insurance Company, Rome, Ga., 16
State Mutual Life Ins. Company, Worcester, Mass., 11
Suggestion in Soliciting, by a Western Agent, 5
Sun Life Ins. Co. of Canada, Montreal, Quebec, 16

TEXAS Life Insurance Company, Waco, Tex., 7
Total Disability Clause in Life Insurance, 29
Travelers Insurance Company, Hartford, Conn., 7
Tuberculosis, International Congress on, 40

UNCERTAINTY and Certainty in Life Ins., 40
Uniform Legislation on Life Insurance, 2, 12
Union Central Life Ins. Co., Cincinnati, Ohio, 16
Union Mutual Life Ins. Company, Portland, Maine, 16
United States Annuity and Life Insurance Company, Chicago, Ill., 16
Unsolicited Indorsement, An, 3

WEST Coast Life Ins. Co., San Francisco, Cal., 16
Western Mutual Life Ins. Co., Aberdeen, S. D., 16
Western Union Life Ins. Co., Spokane, Wash., 16
Who's Who in Soliciting, 8
Widow with Unproductive Securities, 39
Willow and Hardwood Trees, 8
Woman Agent's View, A, 6
Women, A Good Opening for, 15
Would Not Insure, 35
Wrong Kind of Friend, 15

Winter, Comment on the Mildness of, 54
Wisconsin Insurance Commission, Expense Recommendations of, 12
Wisconsin Legislation, 155, 242, 257, 314
Wisconsin Life, 204
Wolfe, S. H., Examiner, 256, 337
Wolfe, S. H., and Corporation Commission of Virginia, 279
Woodmens Modern Protective Association, Springfield, Ill., Reorganizes on Stock Basis, 88
Worcester, Mass., Fire Protection Improvements, 350
Worcester Board of Fire Underwriters, 250
Workmen's Compensation Act, 1906, 183, 340
Workmen's Compensation Insurance, 227, 334, 340
Wyoming Legislation, 58, 142, 147

INDEX TO LIFE INSURANCE SUPPLEMENT

JANUARY TO JULY, 1907.

ADVICE for the New Year, 8
Aetna Life Insurance Company, Hartford, Conn., 16
American National Life Ins. Co., Galveston, Tex., 16
Analysis of Policy Conditions, 14
Anchor to Windward, An, 39
Annual Dividend Policies, 12
An Agent's Pledge for 1907, 8

BANKERS Reserve Life Ins. Co., Omaha, Neb., 11
Baseball and Life Insurance, 39
Berkshire Life Ins. Co., Pittsfield, Mass., 16
Better Than the Company, 32
Boston Mutual Life Insurance Company, 16
Bridegroom, Getting After the, 35

CAPITAL Life Ins. Company, Denver, Col., 11
Central Life Ins. Company, Des Moines, Ia., 16
Certainty of Life Insurance, 28
Colonial Life Ins. Company, Jersey City, N. J., 11
Columbia Life Insurance Company, Cincinnati, 11
Common Sense View of Life Insurance, the Endowment Policy, 25
Continental Life Ins. and Inv. Co., Salt Lake City, 11
Connecticut Mutual Life Ins. Co., Hartford, Conn., 11
Courtesies, Reciprocating, 39

DES MOINES Life Ins. Co., Des Moines, Ia., 11
Dividends, Annual and Deferred, for 1906, 45
Dividends, Annual and Deferred, in 1906—
Pacific Mutual, 49
Penn Mutual, 50
Phœnix Mutual, 51
Presbyterian Ministers, 52
Provident Life and Trust, 52
Dividends, Annual and Deferred, 41
Dividends in 1906—
Equitable Life, New York, 41
Equitable Life, Iowa, 42
Fidelity Mutual, 42
Germania Life, 42
Home Life, 43
John Hancock Mutual, 44
Dividends of the Mutual Life Insurance Company, 2
Doctor Misled, The, 31
Doctor's Idea, A, 15

EQUITABLE Life Ins. Co., Des Moines, Ia., 11, 42
Equitable Life, New York, Dividends in 1906, 41
Example, The Force of a Good, 33
Excuse, A Poor, 15
Exhausted Field, No, 3
Experience of Thirty-seven Years, 35

FEDERAL Supervision of Insurance, 7
Fidelity Mutual Life Ins. Co., Philadelphia, 7, 42
Florida Life Ins. Company, Jacksonville, Fla., 16
Fort Worth Life Ins. Company, Fort Worth, Tex., 16
Friends, How They Can Help, 32

GAINING Admission, 3
German Mutual Life Ins. Co., St. Louis, Mo., 16
Germania Life, Dividends in 1906, 42
Giving Competitors Their Dues, by a Western Agent, 13

HANDY GUIDE, Third Supplement, 11
Hartford Life Ins. Company, Hartford, Conn., 16
Help Us Save for You, 8
Hints to Managers Who Want Agents, 37
Home Life Insurance Company, New York, 11, 43
How One Man Organized an Agency, by a Western Agent, 9
How to Start Well, Go Hard and Finish Strong, 15

IMPRESSING the Prospect, 3
Industrial Insurance Not a Hardship, 14
Insurable Value at Ages 25 to 60, 32
Irritation, Unnecessary Causes for, 34
Isolation in Soliciting, Value of, 35

JOHN Hancock Mutual, Dividends in 1906, 44

KANSAS City Life Ins. Co., Kansas City, Mo., 11
Keeping Out of a Rut, by a Western Agent, 1
Keeping Up an Interest, 27

LAMAR Mutual Life Ins. Co., Jackson, Miss., 11
Life Association, New York, 16
Life Insurance Companies Organized in 1906, 4
Life Insurance Co. of Virginia, Richmond, Va., 7
Life Insurance Statements for 1906, 7, 11, 16
Liking One's Job, 32
Loss, A Guarantee Against, 7

MAKING a Personal Sacrifice, 11
Market Slump Utilized, 28
Massachusetts Mutual Life Insurance Company, Springfield, Mass., 11
Metropolitan Life Ins. Company, New York, 16
Michigan Mutual Life Ins. Co., Detroit, Mich., 16
Midwest Life Insurance Company, Lincoln, Neb., 16
Misrepresentation, 39
Missouri State Life Insurance Company, 16
Mutual Benefit Life Ins. Co., Newark, N. J., 11, 45
Mutual Life, New York, Dividends in 1906, 46

NATIONAL Life of Vermont, 7, 47
Neglected Opportunity, Result of, 34
New Conditions in Life Insurance, 32
New England Mutual, Dividends in 1906, 48
New Policies of the Northwestern Mutual Life Insurance Company, 6
New York Life Insurance Company, New York, 16
North American Life Ins. Co., Toronto, Ont., 16
Northwestern Mutual Life Insurance Company, Milwaukee, Wis., 16

OBJECTIONS to Proposed Uniform Legislation, 15
Obstacle to Overcome, An, 3
Osterism Attacked, 31

PACIFIC Mutual Life Insurance Company, 8, 16
Penn Mutual Life Ins. Co., Philadelphia, Pa., 11
Personality, The Force of, 35
Pessimism, What Has It Ever Done, 8
Philadelphia Life Ins. Co., Philadelphia, Pa., 11
Phœnix Mutual Life Ins. Co., Hartford, Conn., 16
Pittsburgh Life and Trust Co., Pittsburg, Pa., 16
Point of View, 7
Pointers, 4
Policy Loans for Luxuries, 3
Policyholder, Keeping in Touch with the, 35
Portrait, Kingsley, D. P., 50
Professional Stand, A High, 14
Proper Work of Sub-Agents, 10
Proportionate Cost of Life Insurance to Earning Power, 40
Prospect, Meeting Objections of a Perverse, 38
Prospect's Interest, Arousing a, 31
Prospect's Mind, Putting It to Work, 29
Provident Life and Trust Co., Philadelphia, 7
Provident Savings' New Forms, 2
Prudential Insurance Co., Newark, N. J., 16

REGULATION of Insurance Companies, 4
Renewable Term Policies, 40
Roosevelt, T., Likes His Job, 32
Royal Union Mutual Ins. Co., Des Moines, Ia., 16
Rulings of the New York Insurance Department, 6

SAFETY of Life Insurance, 39
Savings Banks Only Second, 15
Scandia Life Ins. Company, Chicago, Ill., 16
Soliciting an Honorable Occupation, 31
Soliciting Not Entirely Unpleasant, 15
South Atlantic Life Ins. Co., Richmond, Va., 7
Southern Life and Trust Co., Greensboro, N. C., 16
Sowing the Seed, 40
Standard Policy Forms, Additional, 15
"Star" Solicitors, Desirability of, 38
State Insurance in Germany, 8
State Life Ins. Co., Indianapolis, Ind., 16
State Mutual Life Insurance Company, Rome, Ga., 16
State Mutual Life Ins. Company, Worcester, Mass., 11
Suggestion in Soliciting, by a Western Agent, 5
Sun Life Ins. Co. of Canada, Montreal, Quebec, 16

TEXAS Life Insurance Company, Waco, Tex., 7
Total Disability Clause in Life Insurance, 29
Travelers Insurance Company, Hartford, Conn., 7
Tuberculosis, International Congress on, 40

UNCERTAINTY and Certainty in Life Ins., 40
Uniform Legislation on Life Insurance, 2, 12
Union Central Life Ins. Co., Cincinnati, Ohio, 16
Union Mutual Life Ins. Company, Portland, Maine, 16
United States Annuity and Life Insurance Company, Chicago, Ill., 16
Unsolicited Indorsement, An, 3

WEST Coast Life Ins. Co., San Francisco, Cal., 16
Western Mutual Life Ins. Co., Aberdeen, S. D., 16
Western Union Life Ins. Co., Spokane, Wash., 16
Who's Who in Soliciting, 8
Widow with Unproductive Securities, 39
Willow and Hardwood Trees, 8
Woman Agent's View, A, 6
Women, A Good Opening for, 15
Would Not Insure, 35
Wrong Kind of Friend, 15